

Quality of Life...Insurance®

Your Money. Your Insurance. Your Choice.



QoL Guarantee Plus
with CustomerChoiceSM *Lifestyle Income Solution*



What's Your Situation?

Our financial needs change throughout life. Young families may purchase Term Life insurance to cover temporary needs, like a mortgage or college education. Others may buy Universal Life coverage to provide permanent protection.

As we get older, things change.

Kids grow up.

Mortgages get paid off.

401(k) accounts grow.

Planning for retirement becomes a reality.

But one thing doesn't change – the need to protect your family from whatever the future may bring. *QoL Guarantee Plus* is designed to help meet your ongoing, permanent financial security needs. It offers **guaranteed*** life insurance protection at an affordable premium.

What concerns you?

- Would your spouse be able to maintain his or her standard of living if you were to die in your retirement years, after your Term Life insurance has expired?
- Are you worried about having to use your retirement dollars in the event of a serious health condition?
- Do you have grown sons and daughters, or maybe even grandchildren, for whom you'd like to leave a legacy?

*Guarantees are subject to the claims-paying ability of the issuing insurer.

Are Guarantees Important to You?

QoL *Guarantee Plus* offers a life insurance benefit that is GUARANTEED.

Once a coverage amount and the premium payment required to guarantee the coverage amount for the desired time period has been determined, all you need to do to make sure that coverage remains in place during that period is pay your premiums on time.

QoL *Guarantee Plus* is focused on providing a guaranteed death benefit that can be there for life.

QoL *Guarantee Plus* provides you with stable, steady protection. You still have the option for flexible premiums. And even if interest rates change or the cost of insurance increases, you can be sure your coverage can always be there.

It's Guaranteed.



CustomerChoiceSM Lifestyle Income Solution

In addition to the valuable protection guarantee that QoL *Guarantee Plus* provides for your family, you can also protect against outliving your retirement income with the CustomerChoiceSM Lifestyle Income Solution.

Increased longevity is not just a possibility – statistics show it's very likely:

- In 2050, the number of Americans age 65 and older is projected to be 88.5 million, more than double its projected population of 40.2 million in 2010.¹
- For a married couple age 65, there is a 50% chance that at least one spouse will live to 94, and a 10% chance that one will live to 104.²

The positive aspects of living longer come with some financial concerns:

- 61% of Americans surveyed said they were more afraid of outliving their assets than they were of death.³
- 48% of Americans ages 45-70 have no financial plans in place to protect themselves against outliving their assets and the rising cost of healthcare should they live longer than expected.³

Think about what may contribute to the possibility of outliving your retirement income. Do any of these issues concern you?

- Mortgage Payments that extend beyond retirement age
- Credit card debt
- Historically low interest rates
- Poorly performing 401(k)s
- Changes in Health Insurance
- Social Security uncertainty
- Becoming a burden on family

The CustomerChoiceSM Lifestyle Income Solution was developed to help Americans preserve their standard of living. It provides the option to receive a living benefit to help supplement your retirement income.

¹ The Next Four Decades, The Older Population in the United States: 2010 to 2050 U.S. Department of Commerce, Economics and Statistics Administration, U.S. CENSUS BUREAU, Issued May 2010, P25-1138

² Prepared by Ernst & Young Insurance and Actuarial Advisory Services practice. The analysis uses the Annuity 2000 mortality table with Scale G2 mortality improvements.

³ State of the Insured Retirement Industry: 2012 Recap and a 2013 Outlook, Insured Retirement Institute

Planning for Retirement

Paul, age 55, plans to retire in about ten years. His 401(k) is expected to generate \$2,000 per month for life. Paul estimates he will receive \$1,500 per month in Social Security benefits, and he also has \$300,000 in a savings account.*

Paul plans to withdraw about \$1,500 a month from his savings account which, when combined with social security and his 401(k), should generate an income of \$5,000 per month. He estimates this will allow his wife, Linda, and him to maintain their standard of living.

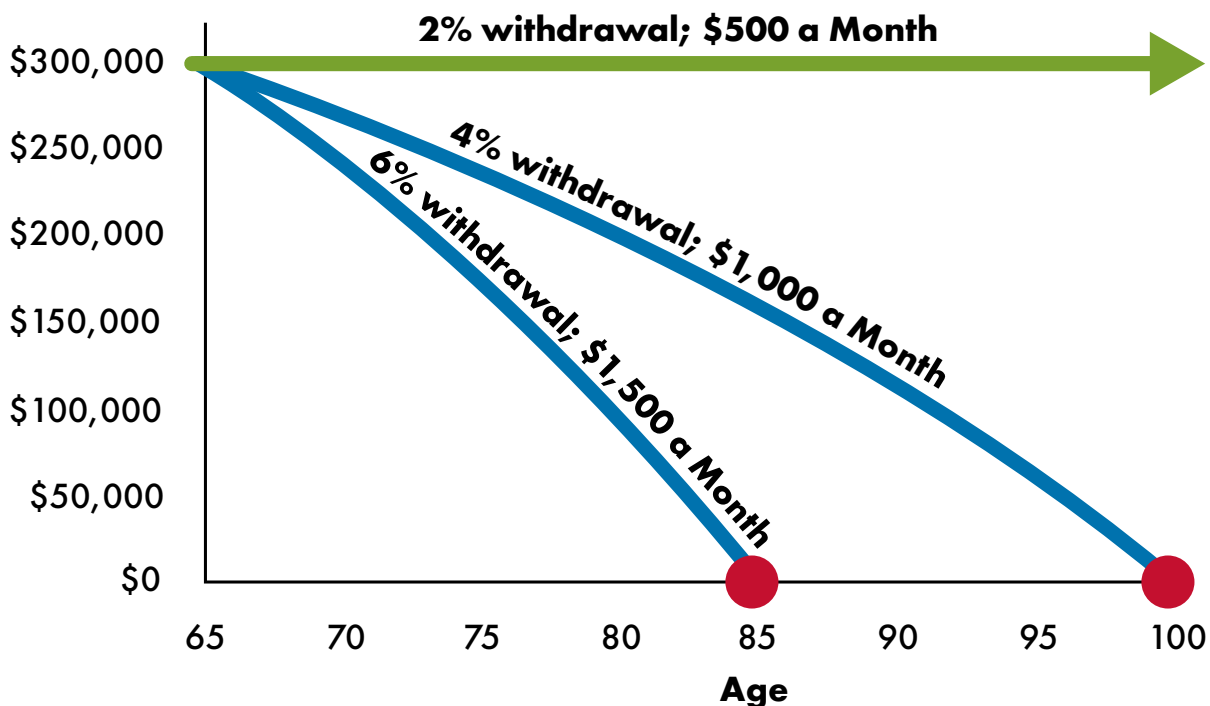
Recently Paul had a meeting with his financial advisor. His advisor told Paul the amount he was planning to withdraw from his savings would deplete his account by his age 85.

His financial advisor showed Paul some options, where he could withdraw \$500 per month, which could potentially last for his lifetime; in addition, his advisor showed Paul that if he wanted to withdraw \$1,000 per month, payments could potentially last to age 100.

Since Paul was adamant about withdrawing \$1,500 per month, his advisor estimated that, at today's interest rates, such withdrawals will exhaust Paul's savings at age 85.

Rate of Savings Depletion When Taking Income

(based on \$300,000 with a 2% Earned Rate)



*Hypothetical example-not an actual case

Paul needs a solution that will help provide ample income throughout his retirement while providing guaranteed life insurance protection should he predecease Linda.

Paul meets with his life insurance agent who, after a review of Paul's insurance and retirement income needs, recommends that Paul purchase a \$385,000 QoL *Guarantee Plus* policy with the CustomerChoiceSM *Lifestyle Income Solution*.

After considering all the sources of his retirement income and when they may be depleted, Paul decides to buy the policy, adds the Lifestyle Income Solution rider for an additional charge, and chooses to begin receiving withdrawals after he turns 85.¹ Paul feels secure knowing that if he needs to supplement his income in his later years, he'll have the option to do so.

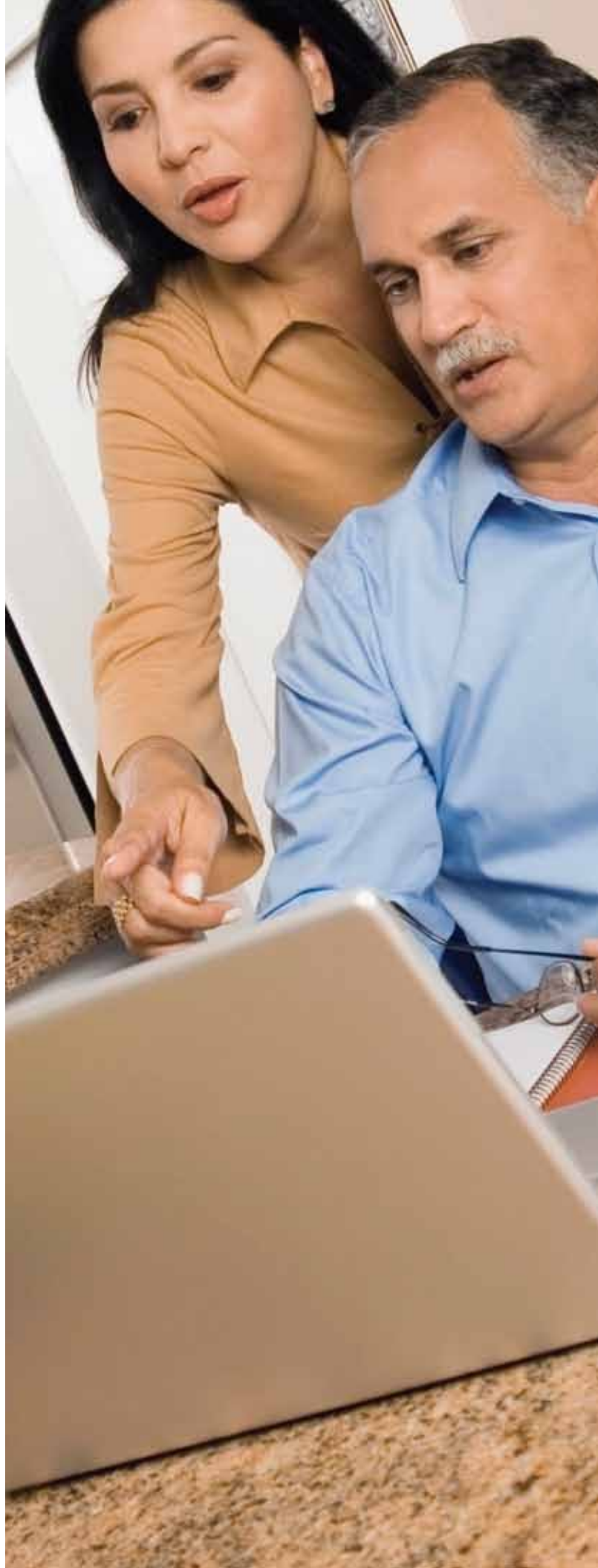
Paul also needs to choose the portion of the life insurance coverage that will be used to provide for withdrawal benefits under the rider, which based on his income needs, is 47%. This amount will provide him with at least \$1,500 per month after he turns 85. Paul can withdraw any amount from the minimum of \$500 up to the maximum of \$1,501.89.²

Paul and Linda are fortunate to enjoy good health and are still very active seniors at age 85. As Paul's financial advisor predicted, his savings are nearly depleted, so he decides to take advantage of his CustomerChoiceSM *Lifestyle Income Solution*.³ Paul is guaranteed to receive a withdrawal benefit amount of \$1501.89 for the next ten years (120 months) plus a final month's payment containing a residual balance.

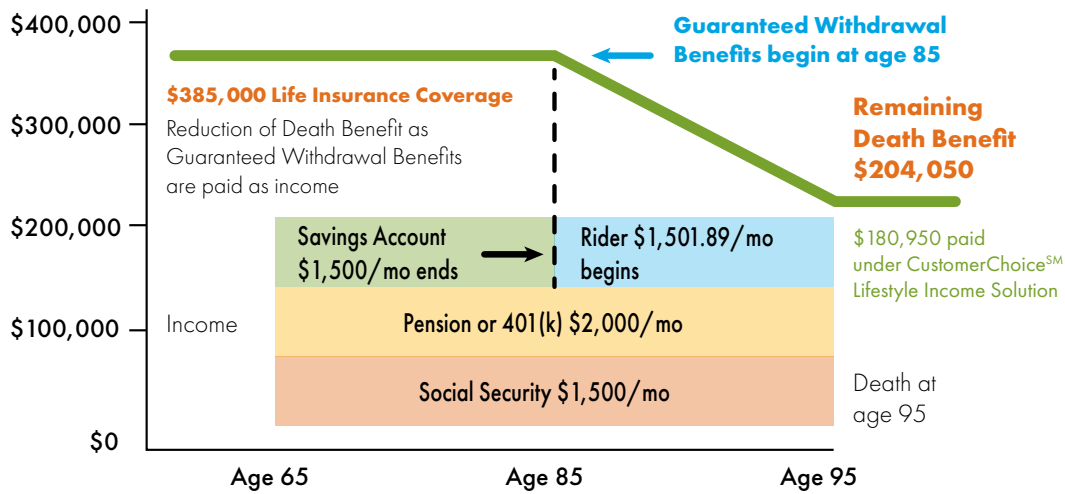
¹ Paul must select a target date that is at least 15 years after the issue date.

² The maximum withdrawal benefit basis percentage that may be selected is subject to limitations and may be less than 100% of the life insurance coverage amount. The total withdrawal benefits and the guaranteed withdrawal benefit amount payable will depend on the date that withdrawal benefits begin. The withdrawal benefit basis percentage Paul selected will provide total withdrawal benefits of \$180,950 and a guaranteed withdrawal benefit amount of \$1,501.89 if withdrawal benefits begin on the policy anniversary following Paul's age 85.

³ Withdrawals under the CustomerChoiceSM *Lifestyle Income Solution* must begin on a policy anniversary. Certain payment and other conditions must be met for such withdrawals to be available at that time, including, but not limited to, that Paul pay enough premium payments so that at age 85, no further payments will be necessary for the policy to continue to his age 100.



Paul's CustomerChoiceSM Lifestyle Income Solution: What It Can Do



Linda dies when Paul is 94, and Paul passes away a year later. When he dies, his policy still has a \$204,050 death benefit, which passes to his beneficiaries - his two sons.

Paul's decision to purchase the CustomerChoiceSM Lifestyle Income Solution allowed him to make important financial choices later in life. If Paul had chosen not to access his withdrawal benefit, his entire death benefit of \$385,000 would go to his sons. Or, he could have withdrawn a lesser amount for a longer period of time.

With QoL Guarantee Plus and the CustomerChoiceSM Lifestyle Income Solution, you have protection against dying too soon and also against outliving your income.

It's Your Money. Your Insurance. Your Choice.®

Withdrawals under the CustomerChoiceSM Lifestyle Income Solution may be subject to income tax. Consult your personal tax advisor for more information.



Are You Prepared for Life's Uncertainties?

Even though we all want to live a long and healthy life, the possibility of being diagnosed with a critical, chronic or terminal illness is a real concern. The Accelerated Benefit Riders help protect against the financial issues that serious illnesses often bring.

Even with the best plans, the unexpected can happen – such as a critical illness or a long-term chronic illness or condition. The costs associated with treatment, as well as possible income lost if you are unable to work, can seriously threaten your quality of life. Quality of Life...Insurance® is designed to let you use your life insurance benefits when you need them most. This innovative and affordable life insurance policy can help pay the direct costs of treatment for qualifying illnesses or conditions – or any other indirect expenses.

If you have an illness such as a major heart attack, invasive cancer, or a stroke, you can “accelerate” some or all of your life insurance benefit. If you accelerate your policy, you receive a portion of your life insurance benefits now, before your death – which reduces your life insurance coverage and policy values.* Yet any remaining life insurance is still in place, and still guaranteed. For instance, if you accelerated \$100,000 of a \$250,000 policy, you would still have \$150,000 of guaranteed life insurance coverage in place.

Quality of Life... Insurance® is life insurance you don't have to die to use. It can be extremely helpful to you and your family should you suffer a qualifying Critical, Chronic or Terminal illness or condition. You can learn more about Quality of Life... Insurance® by watching a video or reviewing the consumer information brochure. Please ask your agent for details or visit www.qualityoflifeinsurance.com.

* Individual benefits, if any, will vary.



No-Cost Accelerated Benefit Riders

Chronic Illness Accelerated Benefit Rider¹

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a chronic illness or condition. The Chronic Illness Accelerated Benefit Rider is included on every Quality of Life...Insurance policy.

This rider provides benefits in the event of a chronic illness. The amount of benefit received is determined by the company when a claim is filed, and is payable to the insured as a lump sum.

To qualify for benefits under this rider, the insured must be diagnosed with a chronic illness.

A chronic illness is an illness or physical condition that was initially certified by a licensed healthcare practitioner within the past 12 months and affects the insured person so that he or she:

- Is unable to perform at least two of the six Activities of Daily Living (ADLs); or
- Requires substantial supervision by another person to protect the Insured Person from threats to health and safety due to severe cognitive impairment.

ADLs: Bathing, Dressing, Toileting, Transferring, Contenance, Eating

Critical Illness Accelerated Benefit Rider¹

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a critical illness or condition. The Critical Illness Accelerated Benefit Rider is included on every Quality of Life...Insurance policy.

The following critical illnesses or conditions are defined in the rider:

- Heart Attack
- Major Organ Transplant
- Stroke
- Invasive Cancer
- Blindness
- End Stage Renal Failure
- Paralysis
- Amyotrophic Lateral Sclerosis (ALS – or Lou Gehrig's disease)

Terminal Illness Accelerated Benefit Rider¹

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a terminal illness or condition. The Terminal Illness Accelerated Benefit Rider is included on every Quality of Life...Insurance policy.

A terminal illness is defined as an illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24 months from the date of certification.

PLEASE NOTE: The life insurance offered with the accelerated benefit riders is not stand-alone long term care insurance, disability income insurance or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under the rider will reduce the amounts available for future acceleration under it and any other accelerated benefit rider attached to the policy. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs. In some cases, such reductions can result in policy termination. The benefits paid may be less than what is needed to cover all of the costs associated with an illness or condition. In cases where the flexible accelerated benefit is exercised, the offered amount may be \$0.

¹ Rider names, benefits and definitions may vary in some states and/or not be available in all states. The maximum amount of life insurance benefit that may be accelerated is subject to the Maximum Elected Death Benefit, which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$1,500,000. Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions applying to each rider.

Other Available Riders:

Disability Income Rider

The Disability Income Rider is designed to pay you a portion of your income if you become disabled and are unable to work. It is available in either a 2-year or a 5-year plan.

Plan benefits would begin after:

- 2-Year Benefit period: 90 days
- 5-Year Benefit period: 180 days

Plan Details:

- Issue ages: 18-55
- Minimum monthly benefit: \$500
- Maximum monthly benefit is the lesser of the following amounts:
 - \$5,000 for the 2 year benefit period
 - \$3,500 for the 5 year benefit period
 - \$20 per \$1,000 of life insurance purchased, rounded to the nearest \$10, or
 - Percentage of Gross Monthly Income (ask agent for details)

Please note: the maximum amount of disability income available may be reduced by existing personal, employer-provided and/or state disability income coverages.

Waiver of Specified Premium (WSPR)

Issue ages: 18 – 55
Termination age: 60

This rider pays a benefit into the policy each month during the total disability of the primary insured following a 180 day elimination period. The monthly benefit is determined on the date the rider is issued as the lesser of the 1/12 of the annualized Planned Periodic Premium (PPP) at issue, but not less than \$10.00, the Monthly Benchmark Premium for the policy or \$2,000. The rider uses an "own occupation" definition of disability during the first two years of the benefit period. For the remaining portion of the benefit period, an "any occupation" definition of disability is used. The benefit under this rider does not guarantee that the policy will remain in force.

Accidental Death Benefit Rider

Issue ages: 20-65
Termination age: 70

This rider provides an additional death benefit if the insured's death results from an accident.

Children's Term Life Insurance

Issue ages for base Insured: 18-60
Issue age for 18-60; children: 7 days-17 years
Expires at child's age 25, Insured's age 65

Issue amounts:

- \$5,000–\$25,000

This rider provides a level amount of term insurance on each Insured Child with level premiums payable for the same period in which the coverage is provided. It may be converted to a permanent plan at any time and may be converted for up to 2 times the amount of coverage if the application to convert is received within 31 days of the child's birthday, marriage or the base insured's death.

Maturity Extension Rider

This rider allows the policyowner to extend coverage past the original maturity date of age 121, until the death of the insured. The death benefit during the extension period will be equal to the death benefit in effect on the day prior to the maturity date. Your death benefit may increase if your accumulation value increases, but it is guaranteed to never be less than the accumulation value.

Important Information Regarding the CustomerChoice Lifestyle Income Solution:

Everyone's situation is unique. For information about how an QoL *Guarantee Plus* policy with the CustomerChoiceSM Lifestyle Income Solution might work for you, including specific premium requirements, your agent can provide you with a personalized policy quotation.

If our underwriters determine that you are in overall good health and/or are a non-user of tobacco and/or otherwise have a reasonable expectation of longer life, your premium for the CustomerChoiceSM Lifestyle Income Solution may be higher than the premium for someone whose overall health condition is not as good and/or who uses tobacco, because of the greater potential that you may receive benefits under the rider.

The primary purpose of life insurance is to provide a death benefit. Please consult your own advisor for tax or legal advice, as withdrawals under the CustomerChoiceSM Lifestyle Income Solution may be subject to income tax.

Important Notice Regarding the Chronic Illness Accelerated Benefit Rider

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Benefit Rider.

However, it is important to note the following:

- **This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy does not provide long-term care insurance subject to California long-term care insurance law. This policy is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.**
- An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

- If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.
- If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.
- Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

Important Notice to Policy Owner Regarding One or More Accelerated Benefit Riders

When filing a claim for Qualifying Critical Illness or Qualifying Chronic Illness under an accelerated benefit rider, the claimant must provide to the Company a completed claim form which must be received at its Home Office within the time frame specified in the Rider.

If a benefit under an accelerated benefit rider is payable, the Company will provide the Owner with one (1) opportunity to elect an Accelerated Benefit under a Policy. The Owner must complete an election form and return it to American General Life Insurance Company within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect a Accelerated Benefit under a Policy as to the same Qualifying Critical Illness or Qualifying Chronic Illness.

Benefits payable under an accelerated benefit rider may be taxable under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). If so, you may incur a tax obligation. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

We will send you an IRS Form 1099-LTC if you choose to receive an accelerated death benefit on account of a Chronic Illness or Terminal Illness or an IRS Form 1099-R if you choose to receive an accelerated death benefit on account of a Critical Illness.

The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

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